

Information to identify the case:

Debtor 1	Kevin J. Whalen	Social Security number or ITIN	xxx-xx-2181
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Lyla K. Whalen	Social Security number or ITIN	xxx-xx-4338
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-21755-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin J. Whalen

Lyla K. Whalen

4/21/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin J. Whalen
 Lyla K. Whalen
 Debtors

Case No. 12-21755-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

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 Total Noticed: 21

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db/jdb
 cr +Kevin J. Whalen, Lyla K. Whalen, 115 East Chestnut Street, Blairsville, PA 15717-1214
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +JPMORGAN CHASE BANK, N.A., 10790 Racho Bernardo Road, San Diego, CA 92127-5705
 cr +Wells Fargo Financial Pennsylvania, Inc., c/o Brett A. Solomon, Esquire,
 Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13345926 +Bank of America, N.A., 1750 Regal Row, Suite N, Dallas, TX 75235-2289
 13345927 +Chase Manhattan Mortgage, Attention: Bankruptcy Department, P.O. Box 24696,
 Columbus, OH 43224-0696
 13375396 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 13440195 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,
 Columbus, OH 43219-6009
 13345928 +Penn Township, County and Township Tax, Lawrence M. Wojcik, Jr., P.O. Box 456,
 Harrison City, PA 15636-0456
 13345929 Phelan Hallinan & Schmieg, LLP, 1617 JKF Boulevard, Suite 1400, Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 22 2017 01:12:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Apr 22 2017 00:58:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 cr +EDI: WFFC.COM Apr 22 2017 00:58:00 Wells Fargo Financial Pennsylvania, Inc.,
 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
 13345925 EDI: BANKAMER.COM Apr 22 2017 00:58:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998
 13373938 EDI: BANKAMER2.COM Apr 22 2017 00:58:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13440868 +EDI: BANKAMER.COM Apr 22 2017 00:58:00 Bank of America, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100
 13558238 EDI: PRA.COM Apr 22 2017 00:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13355298 EDI: WFFC.COM Apr 22 2017 00:58:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 13345930 +EDI: WFFC.COM Apr 22 2017 00:58:00 Wells Fargo Financial, P.O. Box 7648,
 Boise, ID 83707-1648
 13345931 +EDI: WFFC.COM Apr 22 2017 00:58:00 Wells Fargo Financial Cards, P.O. Box 5943,
 Sioux Falls, SD 57117-5943
 13381996 EDI: WFFC.COM Apr 22 2017 00:58:00 Wells Fargo Financial Pennsylvania Inc.,
 Bankruptcy Department, 13675 Technology Drive, Bldg. C, 2nd Floor,
 Eden Prairie, MN 55344-2252

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr J.P. MORGAN CHASE, N.A.
 13375397* +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: 3180W

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Total Noticed: 21

Date Rcvd: Apr 21, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. MORGAN CHASE, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Wells Fargo Financial Pennsylvania, Inc.
bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
Brett A. Solomon on behalf of Defendant Wells Fargo Financial Pennsylvania, Inc.
bsolomon@tuckerlaw.com, dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey S. Golembiewski on behalf of Debtor Kevin J. Whalen jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Joint Debtor Lyla K. Whalen jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Plaintiff Kevin J. Whalen jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 12